

High School Counselor Videoconference

November 19, 2004

Questions and Answers

This document contains questions and answers that were generated from middle and high school counselors during the High School Counselor Videoconference held November 19, 2004. You may click on the following topics, which will take you directly to that section of this document:

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Saving for College in Michigan with MET and MESP

Michigan Education Trust

Michigan Education Savings Plan

Presenter – Robin McMillan

1. **Q. How do kids know how much is being saved for them by different family members or friends?**
 - A. Currently the Michigan Education Trust (MET) program sends the purchaser a MET Certificate with the child's name on it to be given as a gift. The Michigan Education Savings Program (MESP) has developed a similar certificate, which is available on the Web site.
2. **Q. Can you do a bilingual presentation?**
 - A. Yes. We can send someone to conduct bilingual presentations. As a result of the videoconference, at least one person has already volunteered. Please call Linda Giles-Gordon of the MET office at (517) 241-4884 to schedule a presentation.
3. **Q. How do I request MESP money?**
 - A. Withdrawals from MESP are made by submitting a Withdrawal Request Form, which is available on the MESP Web site or by calling the MESP office.
4. **Q. Can I use my MESP money for off-campus housing?**
 - A. Yes, a MESP account can be used to cover off-campus housing equivalent to the room and board amount determined by the college as part of the cost of attendance.
5. **Q. Why can't MET set up a fund for private schools?**
 - A. The MET Board of Directors has not considered establishing MET contracts priced for private schools because the cost would be higher and they have not identified a real demand.

6. **Q. What is the best advice I can give to parents who are convinced they can't afford college?**
 - A. Anything parents can save will greatly reduce the amount of loans their children will be required to take. Parents that have small children attending day care might seriously consider redirecting all or a portion of money used for day care to a college savings account once their child begins Kindergarten.
7. **Q. A student enrolled in MET reaches college age and is ready to use the benefits. What happens if the student receives an academic or an athletic scholarship that pays all expenses?**
 - A. The MET contract can be transferred to another family member or the Beneficiary may request a refund. If a refund is requested, the refund amount will be based on average tuition of the Michigan public colleges and paid to the refund designee in four annual installments.
8. **Q. Can MET benefits be used for post-graduate studies?**
 - A. Yes. The primary use for MET is intended to be toward undergraduate courses, however, any unused MET benefits can be applied toward graduate studies. MET will pay based on the undergraduate tuition rate and the student will be responsible for the difference between the undergraduate rate and the graduate rate.

State of Michigan Update
Office of Scholarships and Grants
Presenter – Anne Wohlfert

1. **Q. Where and when will the WorkKeys test be given?**
 - A. Information is available from the MI Department of Labor and Economic Growth on their Web site. The site address is www.michigan.gov/mdcd/0,1607,7-122--37911--,00.html.
2. **Q. In our packet is a Program Summary for the Michigan Merit Award. It mentions nothing about 40 hours of community service. You stated in the videoconference that the high school need not verify community service, only that the student states yes they did. Is this correct?**
 - A. Although complete details are yet to be worked out, schools will be required to check “yes” or “no” to a community service completion question for each student on the school’s status list.
3. **Q. Can you count community service even if you’re doing something for class credit?**
 - A. As long as the student is not receiving any wage or payment for their community service position, it will be considered acceptable.
4. **Q. What will happen to Merit award money if the MEAP is replaced with the ACT?**
 - A. Proposed legislation seeks to replace the MEAP with a standardized test, such as the ACT or the SAT. This proposal would then make the selected test the qualifying test for Merit Award.
5. **Q. Can Michigan Merit funds be used for trade schools and cosmetology schools?**
 - A. Yes. As long as the school is an approved institution with the Department of Labor and Economic Growth and appropriately licensed, students can use their award at such schools.
6. **Q. Currently, students who qualify for the Michigan Merit Award are automatically notified by the State if they’ve passed all four sections of the MEAP test. Are they also automatically notified if they meet the criteria for alternate A or B, or is there an application process?**
 - A. The Office Scholarships and Grants automatically receives student’s ACT and WorkKeys scores. Records are matched to determine alternate A or B qualifiers and those students are then notified.

- 7. Q. Will Merit award money be paid to the high school class of 2005 for the 2005-2006 academic year, or are you referring to the high school graduating class of 2006? (This refers to top slide on page 7, last bullet.)**
- A. The high school class of 2005 will be paid in the 2005-06 academic year providing funds are appropriated.
- 8. Q. Why do we still include the Social Studies portion of the MEAP test if it's not counted on the Merit award?**
- A. In addition to Merit Award qualification, the main purpose of the MEAP tests is to measure student progress in all academic areas.
- 9. Q. Is the extra \$500 still available for the Merit award if the student did well on the test in middle school?**
- A. Unless changed by legislation, the first class scheduled to receive the additional award amount is the class of 2005.
- 10. Q. None of our seniors have received any notification of the additional MEAP middle school money. The class of 2005 was supposed to be the first class eligible for the additional Merit award. Can you address this?**
- A. Systems are in development to administer this additional part of the Merit Award program. Unless changed by legislation, these students will be notified.
- 11. Q. Correspondence to students needing to retake a portion of the MEAP test arrived at most homes after the re-test date. Will there be an effort to improve on delivery of information to both students and home?**
- A. Although this correspondence was set for release in early August, budget issues were not resolved until much later preventing the office from processing this mailing.
- 12. Q. Some students (current seniors) took the MEAP as 10th graders. Many of these students earned Merit Award scores, however, they were notified by letter with the wrong graduation date (i.e., their letter gave them a deadline to certify as October 2004). How do we correct this error? (They should actually certify by October 2005.)**
- A. Schools may update or correct this information on the status lists that are received twice per year. Or, students can correct this information during the certification process.
- 13. Q. If a student takes the MEAP test prior to the 11th grade, scores a 1 or a 2 in the four areas, are they still eligible for the Merit Award?**
- A. If a student takes the MEAP tests prior to 11th grade for dual enrollment purposes, the qualifying scores achieved are acceptable for Merit Award qualification.
- 14. Q. If a student scores a 3 on the Writing portion and a 2 on the Reading and English Language Arts portions of the MEAP test, does the student have to take the Writing portion over again to be eligible for the Merit Award? If so when can the student take the Writing portion again?**
- A. By law, students must have qualifying scores in both reading and writing. Although students see a combined ELA score on their report, for Merit Award purposes, the separate scores achieved in reading and writing have to be considered. Therefore, the student in the example mentioned must retake the writing test. The student can retake the test during the next testing cycle established by the MEAP office.
- 15. Q. Please confirm the deadline date to certify Michigan Merit for the class of 2005.**
- A. Currently it is October 15, 2005. Proposed legislation would extend it to November 15, 2005. Should this proposal become law, information will be posted on our Web site.
- 16. Q. Do students in the United States on an F-1 Visa qualify for a MEAP scholarship?**
- A. They could qualify providing they graduate from a Michigan high school and achieve qualifying scores on the MEAP tests.

17. Q. Can Merit award money be deferred while the student is in the military?

A. Yes, the Merit Award can be deferred for as long as the student is in the military. Documentation needs to be provided to the Merit Award program. Students should be encouraged to contact the Office of Scholarships and Grants to inform us of their military status.

18. Q. What is the required MEAP score for Middle School students to be eligible for the Merit Award?

A. For the high school class of 2005, a student would have had to achieve the following scores on their Middle School MEAP tests to qualify for the additional award:

7th grade Reading – Satisfactory or Level 1 or 2 (Exceeds MI standards or met MI standards)

7th grade Writing – Proficient or Level 1 or 2

8th grade Math – Satisfactory or Level 1 or 2

8th grade Science – Proficient or Level 1 or 2

19. Q. Will there be funding for the Middle School portion of the Merit Award?

A. Unless legislation changes the current status of the Merit Award program, this additional award will be available beginning with the class of 2005.

20. Q. Are students still able to take \$1,000 of the \$2,500 Merit Award to an out-of-state school?

A. Yes, currently students can receive \$1,000 if they attend an approved out-of-state institution.

21. Q. Please clarify how the additional \$500 that the student earned by passing the MEAP test in Middle School can be used. Can \$250 of it be used out-of-state?

A. A total of \$1,000 only is available for attending an out-of-state institution.

22. Q. Is the left over \$1,500 (spent \$1,000 out-of-state) available the summer after the freshman year or to a sophomore in college?

A. Only \$250 could be used for summer in this example. The remaining balance of the student's award would be available the next academic year, including summer.

23. Q. Can you give us information about the community service requirement?

A. Beginning with the high school class of 2006, 40 hours of community service will be added to the eligibility criteria for receiving a Merit Award. As this requirement is implemented, details will be posted on our Web site.

24. Q. The language on the 7th and 8th grade MEAP test also includes words such as “proficient” and “novice.” Please explain what qualifies.

A. (Refer to the answer for Question 18 above.)

25. Q. I noticed information in the folder on the Tuition Incentive Program. Can I, as a middle school counselor, contact a community college near my school, and get this program going at my school? When I was in Jackson County, Jackson Community College did a nice job with this.

A. The Tuition Incentive Program does not have in-school programming. The Office of Scholarships and Grants notifies TIP eligible students twice a year. If you would like a listing of TIP students at your school, please contact our office at 1-888-447-2687.

26. Q. If a student is TIP eligible, but chooses to pursue a bachelor's degree at a four-year public college, can he/she begin receiving phase 2 benefits as soon as 56 credits are accumulated at the four-year college?

A. Yes, as long as the student has achieved 56 transferable credits they can receive Phase II benefits.

27. Q. Can students go on your Web site to find out if they qualify for TIP?

A. No, that information is not available on our Web site.

28. Q. When do students typically receive notice that they qualify for TIP?

A. TIP eligibility letters are sent twice a year, late fall and late spring.

29. Q. Can you get TIP and Pell?

A. Yes. TIP eligible students should be encouraged to file the FAFSA prior to entering college since they may indeed be eligible for other types of assistance.

30. Q. The ACT has a question that asks where would you like scores sent. One option is the State of Michigan for scholarship consideration (code 2076). I believe students need to “bubble in” the code or they won’t be considered for a Michigan competitive scholarship because the State wouldn’t have received their scores. Please clarify.

A. ACT now releases scores to the Office of Scholarships and Grants for all test takers who indicate a Michigan high school or a Michigan residence. Students no longer have to use the state of Michigan code on the ACT application. The state of Michigan code 2076 is needed only for students who test at a non-Michigan test site.

31. Q. Is it OK to retake the ACT for State Competitive Scholarship?

A. Students may retake the ACT for the Michigan Competitive Scholarship program. Retakes must occur before the student enters college. Competitive Scholarship eligibility will be based on the student’s highest score.

32. Q. What State scholarships are renewable for college sophomores, juniors, and seniors?

A. The Michigan Competitive Scholarship and Michigan Tuition Grant are renewable as long as the student continues to meet program requirements. The Michigan Campus-Based Programs (Adult Part-Time Grant, Michigan Educational Opportunity Grant, Michigan Work-Study) are renewable as is the Michigan Nursing Scholarship. Students must continue to meet program criteria and, for need-based aid, file the FAFSA by March 1st in order to receive priority consideration for renewal.

33. Q. What is the Web site address for the Michigan Nursing Scholarship?

A. Information is available of the Bureau’s Web site, www.michigan.gov/mistudentaid (click on “Financial Aid Programs” and then click on “Scholarships”).

34. Q. Can counselors access their student’s ACT scores on the Michigan scholarship online?

A. High School counselors can access their students’ individual ACT scores on the MI Scholarships On-Line Web site <http://treas-secure.state.mi.us/osg/welcome.asp>. The counselor will need to enter a student’s Social Security Number. For a list of all student ACT scores for a particular graduating class, counselors must contact the Office of Scholarships and Grants.

35. Q. Do parents and/or students have to fill out a separate application for the Michigan Competitive Scholarship, or are they immediately considered if their ACT and FAFSA qualify?

A. Students are considered for the Michigan Competitive Scholarship program through the ACT score and the FAFSA. There is not a separate application for the scholarship.

Michigan Guaranty Agency Update

Presenter – Stephanie Bogard

1. Q. Can additional copies of the Michigan Postsecondary Admissions and Financial Assistance Handbook be purchased?

A. The Michigan Guaranty Agency (MGA) will be happy to explore this with the printer.

2. **Q. Rather than assuming the school only needs one handbook, why not ask the schools how many they need, and give a deadline date for them to let you know.**
A. MGA is only able to provide one handbook for each high school due to budget constraints. MGA will explore the option of allowing institutions to purchase additional copies.
3. **Q. How is the electronic version of the handbook updated, and when is the new information available?**
A. Institutions have the capability of updating their information daily and in real-time. When you access the online handbook, you are accessing the most up-to-date information.
4. **Q. What is the Web site address for the handbook?**
A. The Web address for the online handbook is www.michigan.gov/mistudentaid. Select the Resources tab on the left side then select Postsecondary Handbook.

**Advising Students and Families on the Changes to the
SAT and ACT for 2005
Presenter – Pam Horn, Michigan State University**

1. **Q. Will Michigan colleges accept ACT scores not given on the national ACT test dates, or will our students need to take the test more than once?**
A. Students should verify with the colleges and universities to which they're applying, but at present most, if not all Michigan colleges and universities accept ACT scores not given on the national test dates (e.g. residual testing, the Illinois Prairie State Exam, etc.) The NCAA Clearinghouse, however, currently accepts scores only from national test dates.
2. **Q. Will students be allowed to leave after the M/C part of the ACT while the others stay? What will the process be?**
A. Students who have chosen to NOT take the ACT writing assessment will be allowed to leave the testing site before the writing assessment begins.
3. **Q. Will a fee waiver cover the writing assessment on the ACT?**
A. Yes. The Fee Waiver will cover the ACT Writing Test.
4. **Q. Will there be a standards and transition format for the essay similar to the current four-subject ACT test?**
A. There will not be a standards for transitions for the Writing Test. There is a separate rubric for the Writing Test, which can be found on our Web site and in the Preparing for the ACT Assessment booklet.
5. **Q. Although a student may not be able to take the written portion alone, are you aware if Michigan colleges will accept higher composite scores of previously taken ACTs, or will they only consider the test scores taken with the writing portion?**
A. MSU will consider ACT composite scores from a sitting other than the one in which the writing assessment was given. Students should check with U of M Ann Arbor, Kalamazoo College, and other selective schools out-of-state. In any case, those schools who require a writing assessment will see the composite score from the sitting. It won't harm a student to have a higher composite from another sitting sent to those schools. How a school handles multiple sittings will vary.

Federal Update

Presenter – Judy Florian, Macomb Community College

- 1. Q. Clarify the March 1 deadline for filing the FAFSA.**

A. The March 1 deadline is for the Michigan programs. The student's FAFSA must be received in Lansing by this date for the student to be eligible for the Michigan Competitive Scholarship or Michigan Tuition Grant Programs.
- 2. Q. Are students who are permanent residents, as opposed to U.S. citizens, eligible for all student aid?**

A. If the student has permanent residency status (e.g., a green card) he/she is eligible for financial aid consideration.
- 3. Q. Who does the child file with in regard to divorced parents or parents with joint custody?**

A. The rule of thumb is to use the income of the parent with whom the student lived with the most period of time in the 2004 calendar year. If the parents have joint custody, you still need to determine which parent had the student the most time during the year. It can't be equal, since there are 365 days in the year.
- 4. Q. What can a student do if a parent absolutely refuses to file a FAFSA?**

A. Unfortunately, the student cannot do anything if the parent refuses to file a FAFSA. The student should be encouraged to seek other sources of funding, including scholarships and alternative loans through private lenders.
- 5. Q. In the case of a single student who is living with a significant other and the parent of the college applicant doesn't work, how is the FAFSA filed?**

A. If the student is under the age of 24, it doesn't matter where the student lives. The student must file with parental information. If the parent doesn't work, there must be some source of untaxed income that will need to be reported on the FAFSA.
- 6. Q. Financial advisors are suggesting a family has 3 to 6 months of income (as savings in case of an emergency). It's been noted that the more parents have in savings, the more Expected Family Contribution. Is it better to eliminate a child's savings?**

A. When the expected family contribution is calculated, 35% of the student's savings is used as part of that contribution. The parent's savings are assessed at a much lower rate. It may be better to eliminate the child's savings and transfer the savings to the parent's name, or eliminate the child's savings by spending the money on college-related expenses (i.e., computer or car for transportation) before completing the FAFSA form.
- 7. Q. Does a parent going to college count as a "student" on the FAFSA?**

A. The student should not enter the parent as a family member in college on the FAFSA. However, some schools will allow the parent to be included. The student should contact the college or university to see how this is handled. It is a professional judgment decision at each school.
- 8. Q. Please comment on financial consultants advising students to apply to several colleges so they can negotiate a better award.**

A. Students should use caution when working with financial consultants, especially if a large fee is involved. Some schools will negotiate a better award, but most schools will not, due to limited funding. When in doubt, the student should contact the appropriate college and ask if they are willing to negotiate, but they should be discouraged from paying a fee to someone to do this for them.

- 9. Q. How do you report if a parent receives child support in 2004, but will be different in 2005 after the child graduates or turns 18?**
- A. The child support received in 2004 must be reported on the FAFSA as income. Because the child support will most likely end when the student turns age 18, the family should contact the financial aid office at the college for specific appeal procedures for the possible use of projected 2005 income. Each college/university handles these appeals differently.
- 10. Q. Does the paper FAFSA follow the electronic format so that it can be used to prepare for online registration?**
- A. No, the paper FAFSA does not follow the electronic format. The Pre-Application Worksheet, which is available on the Web site (www.fafsa.ed.gov), should be used. This worksheet follows the same sequence of questions as the electronic application.
- 11. Q. Review how FAFSA filing relates to State programs. What do students need to do to make sure they receive maximum consideration for State aid?**
- A. To receive maximum consideration for State aid, the student MUST meet the March 1, 2005, filing deadline for the FAFSA and also respond to any requests from the State for additional information for the application.
- 12. Q. If a FAFSA is filed electronically, but the parent didn't have a PIN, can the parent still sign electronically?**
- A. No, the parent must have a PIN to sign the application electronically. If the parent doesn't have a PIN, the student can print a signature page at the end of the FAFSA electronic process. The parent can sign this page and mail the signature to the Central Processing System (CPS). Parents are encouraged to apply for a PIN so they can sign electronically. Mailing the signature page can cause delays.
- 13. Q. If you suspect that your PIN for the FAFSA has been stolen or lost, what can you do? Can you get a new PIN?**
- A. If the student forgets his/her PIN or if it is lost or stolen, the student can go back to the Web site and re-apply for a new PIN. The Web address is www.pin.gov.
- 14. Q. Can junior high school students register on the FAFSA Web site and start the process early, as well as their parents?**
- A. Junior high students and their parents can apply for a PIN number at any time. However, they cannot complete the actual FAFSA form until after January 1 of their senior year in high school.
- 15. Q. Is the drug conviction worksheet included with the FAFSA?**
- A. No, the drug conviction worksheet is sent to the student with the Student Aid Report (SAR) if the student leaves question 31 blank or answered "yes."
- 16. Q. How does a drug possession conviction affect financial aid eligibility?**
- A. If the student has a drug conviction and has completed an acceptable drug rehabilitation program, the student will be eligible to be considered for Title IV financial aid. If the student has not completed an acceptable drug rehab program, then the date of the conviction determines the eligibility of the student for Title IV aid.
- 17. Q. In times past, it was recommended that students list the most costly college first on the FAFSA. Is this no longer true?**
- A. This is no longer true. The student should list the most probable school he/she will attend, but it is not necessary to list the most expensive college first.
- 18. Q. How does one find a pre-application worksheet for the FAFSA?**
- A. The Pre-Application worksheet is available from the www.fafsa.ed.gov Web site.

19. Q. Is it true that the paper FAFSA will no longer be available after this year?

A. No, that is not true. The paper FAFSA will still be available in future years.

20. Q. Does the answer “C” on line 14 of the FAFSA make the student ineligible for aid? Does it lead to deportation?

A. The answer “C” on line 14 does not lead to deportation. If the student responds with a “C” to this question, he/she is not eligible for financial aid.

21. Q. How does the teen with a child prove s/he is providing more than half support of child?

A. The teen must submit documentation to the financial aid office of his/her earnings and amount of support paid to the child. In most circumstances either the child’s father is providing support or the student’s parent is providing support to the child. Contact the financial aid office for further guidance.

22. Q. Are single mothers (under the age of 24), living outside of their parents’ home, required to show proof of their ability to support their child? If they live in state-supported housing, are they automatically independent?

A. Single mothers under the age of 24 are required to document they provide at least 50% support of their dependent child. Living in state-supported housing does not automatically make a student independent.

23. Q. Redefine “independent.” Please cover 1) teens that are single either living on own or living with parents, 2) emancipated students, and 3) student not claimed by parents on tax forms.

A. Students are independent ONLY if they meet one of the following criteria:

- a. Age 24
- b. Enrolled in a graduate program (masters, doctorate, etc.)
- c. Married
- d. Provide 50% or more support to a dependent child who lives with the student
- e. Provide 50% or more support to another dependent who lives with the student
- f. Both parents are deceased or a ward of the court (until age 18)
- g. Veteran of the United States Armed Forces

Emancipated students are not automatically independent; students living away from parents are not independent. Student not claimed by parents on their tax forms are not independent. There may be situations, such as estrangement in the family or other issues that warrant a dependency override. These situations need to be addressed with the financial aid office at the college/university.

24. Q. I have three students who will be eligible for “independent” status. How do I guide them in the right direction with regard to financial aid for college?

A. Students are only independent if they meet the criteria stated in question 23 above. You need to be sure they actually meet these criteria before you can guide them on completing the FAFSA. If in doubt, contact the financial aid office at the college/university.

25. Q. I work with the homeless population. How can I help them fill out the FAFSA? Whose income do they report (i.e., their own, their host home, their boyfriend’s, etc.).

A. Some homeless students may still have income. They need to report income received in 2004; if there is a host home that provided in-kind support through living expenses, this needs to be included as untaxed income also. If the student is supported by a boyfriend or another person, this support is considered in-kind and shown as untaxed income.

26. Q. What aid is available for a non-citizen?

A. Aid is limited for non-citizen students. Some schools may have scholarships available for non-citizens. Students should seek out these scholarship resources on the college or university Web site.

- 27. Q. Should a student fill out a FAFSA if s/he is not interested in loan money or eligible for grants?**
- A. Yes, the student should still complete the FAFSA, especially if he/she is interested in scholarships. Many colleges and universities have scholarships based on need and the FAFSA is the source to determine this need.
- 28. Q. Regarding divorced/separated parents: which parent fills out the paperwork, the parent who claims the child as a dependent, or the parent who the child lives with the most?**
- A. The parent who the child lived with the most in the 2004 calendar year provides income on the FAFSA. This may or may not be the person who claimed the student.
- 29. Q. Do you have to report MET and MESP as assets for parental income on the FAFSA?**
- A. The student does NOT report MET assets on the FAFSA. However, the MESP amount does need to be reported as a student asset if it is in the student's name. If it is in the parent's name, it is the parent's asset. If the MESP is in a name other than the student/parent, it is not reported on the FAFSA.
- 30. Q. Do you have to report the value of life insurance or retirement funds as assets for parental income on the FAFSA?**
- A. No, the parent does not report the value of life insurance or retirement funds on the FAFSA. The amount the parent contributed to a retirement plan in the 2004 year, however, must be shown on worksheet B, "Payments to tax-deferred pension and savings plans".